

Fill in this information to identify the case:

Debtor 1 Novallie Mire Hill

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Texas

Case number 18-34194

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US Bank Trust National Association, et al

Court claim no. (if known): 2-1

Last 4 digits of any number you use to identify the debtor's account:

3 6 6 7

**Date of payment change:**

Must be at least 21 days after date of this notice 04/01/2020

New total payment: \$ 1,311.63  
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 556.82

New escrow payment: \$ 672.39

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Novallie Mire Hill  
 First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Case number (if known) 18-34194

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

X/s/ Stephanie S Franklin

Signature

Date 01/31/2020

Print: Stephanie S Franklin  
 First Name S Middle Name  Last Name Franklin  
 Title Bankruptcy Asset Manager

Company SN Servicing Corporation

Address 323 5th Street  
 Number  Street   
Eureka CA 95501  
 City  State  ZIP Code

Contact phone 800-603-0836 Email bknotices@snsc.com

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change was served on the 9th day of March, 2020. Said Notice was filed electronically. Service was accomplished by the method and to the following as indicated.

By: /s/ Richard Anderson  
RICHARD E. ANDERSON  
State Bar No. 01209010  
4920 Westport Drive  
The Colony, Texas 75056  
Email: randerson@AndersonVela.com

BY ELECTRONIC NOTICE OR REGULAR FIRST CLASS MAIL, POSTAGE PREPAID:

**DEBTOR**

Novallie Mire Hill  
3107 Trinity Joe Lane (Mailing)  
Humble, TX 77396

**DEBTOR'S ATTORNEY**

Kenneth A Keeling  
Keeling Law Firm  
3310 Katy Freeway, Suite 200  
Houston, TX 77007

**TRUSTEE**

David G Peake  
9660 Hillcroft Suite 430  
Houston, TX 77096

**U.S. TRUSTEE**

US Trustee  
515 Rusk Avenue Ste 3516  
Houston, TX 77002

CREDITOR ATTORNEY

Jessica Holt  
Mackie Wolf Zientz and Mann PC  
5177 Richmond Avenue  
Suite 1230  
Houston, TX 77056  
713-730-3218  
jholt@mwzmlaw.com  
*Assigned: 08/15/2018*

representing Fay Servicing, LLC  
*(Creditor)*

Owen Mark Sonik  
Perdue Brandon et al  
1235 North Loop West  
Ste 600  
Houston, Tx 77008  
713-862-1860  
713-862-1429 (fax)  
osonik@pbfcml.com  
*Assigned: 07/22/2019*

representing San Jacinto County  
*(Creditor)*

/s/ Richard E. Anderson  
RICHARD E. ANDERSON

SN Servicing Corporation

Final

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: January 03, 2020

NOVALLIE M WHITE  
 3107 TRINITY JOE LN  
 HUMBLE TX 77396

Loan:

Property Address:  
 3107 TRINITY JOE LANE  
 HUMBLE, TX 77396

**Annual Escrow Account Disclosure Statement****Account History**

This is a statement of actual activity in your escrow account from Jan 2020 to Mar 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>		<b>Current:</b>	<b>Effective Apr 01, 2020:</b>		<b>Escrow Balance Calculation</b>
Principal & Interest Pmt:		639.24	639.24	**	Due Date: Nov 01, 2019
Escrow Payment:		556.82	672.39		Escrow Balance: (4,981.47)
Other Funds Payment:		0.00	0.00		Anticipated Pmts to Escrow: 2,784.10
Assistance Payment (-):		0.00	0.00		Anticipated Pmts from Escrow (-): 0.00
Reserve Acct Payment:		0.00	0.00		
Total Payment:		\$1,196.06	\$1,311.63		Anticipated Escrow Balance: (\$2,197.37)

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

<b>Date</b>	<b>Payments to Escrow</b>		<b>Payments From Escrow</b>		<b>Description</b>	<b>Escrow Balance</b>	
	<b>Anticipated</b>	<b>Actual</b>	<b>Anticipated</b>	<b>Actual</b>		<b>Required</b>	<b>Actual</b>
Jan 2020	720.38		2,133.44		Starting Balance	5,265.34	(4,981.47)
Jan 2020			1,148.04		* School Tax	3,852.28	(4,981.47)
Jan 2020			1,578.84		* County Tax	2,704.24	(4,981.47)
Jan 2020			315.35		* Utilities Tax	1,125.40	(4,981.47)
Feb 2020	720.38		315.35		* Forced Place Insur	810.05	(4,981.47)
Mar 2020	720.38		315.35		* Forced Place Insur	1,215.08	(4,981.47)
					* Forced Place Insur	1,620.11	(4,981.47)
					Anticipated Transactions	1,620.11	(4,981.47)
Jan 2020		1,670.46					(3,311.01)
Feb 2020		556.82					(2,754.19)
Mar 2020		556.82					(2,197.37)
	\$2,161.14	\$2,784.10	\$5,806.37	\$0.00			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 5,806.37. Under Federal law, your lowest monthly balance should not have exceeded 1,440.75 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: January 03, 2020

NOVALLIE M WHITE

Loan:

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

<b>Date</b>	<b>Anticipated Payments</b>		<b>Description</b>	<b>Escrow Balance</b>	
	<b>To Escrow</b>	<b>From Escrow</b>		<b>Starting Balance</b>	<b>Anticipated</b>
Apr 2020	578.41			(2,197.37)	2,313.57
May 2020	578.41			(1,618.96)	2,891.98
Jun 2020	578.41			(1,040.55)	3,470.39
Jul 2020	578.41			(462.14)	4,048.80
Aug 2020	578.41			116.27	4,627.21
Sep 2020	578.41			694.68	5,205.62
Oct 2020	578.41			1,273.09	5,784.03
Nov 2020	578.41			1,851.50	6,362.44
Dec 2020	578.41	2,192.66	School Tax	2,429.91	6,940.85
Dec 2020		1,598.37	Utilities Tax	815.66	5,326.60
Jan 2021	578.41	1,896.00	Homeowners Policy	(782.71)	3,728.23
Jan 2021		1,253.83	County Tax	(2,100.30)	2,410.64
Feb 2021	578.41			(3,354.13)	1,156.81
Mar 2021	578.41			(2,775.72)	1,735.22
				(2,197.31)	2,313.63
	<hr/>	<hr/>	\$6,940.92	<hr/>	\$6,940.86

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 1,156.81. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,156.81 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (2,197.37). Your starting balance (escrow balance required) according to this analysis should be \$2,313.57. This means you have a shortage of 4,510.94. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 48 months.

We anticipate the total of your coming year bills to be 6,940.86. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	578.41
Surplus Amount:	0.00
Shortage Amount:	93.98
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$672.39

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$1,217.65 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**